

Notice of Allowability	Application No.	Applicant(s)	
	10/708,585	BEENAU ET AL.	
	Examiner Hung T. Vy	Art Unit 2163	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 2/07/2007.
2. The allowed claim(s) is/are 1-3, 6-10, 12-15, 17-50.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

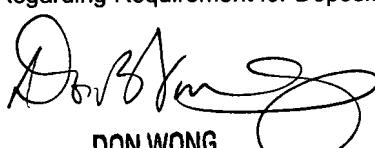
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date See Continuation Sheet
4. Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date 4/18/2007
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.



DON WONG
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

Continuation of Attachment(s) 3. Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date: 02/05/2007 & 02/07/2007.

1. This is a response to Applicant's amendment filed on 02/07/2007. In virtue of this amendment, claims 1-4, 6-10, 12-15 and 17-28 remain pending in this application as result of the cancellation of claims 5, 11, 16 and the addition of claims 25-28.

Examiner's Amendment

2. An examiner's amendment to the record appears below. Should the changes and /or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.3.12. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

3. The following claim has been amended upon agreement by applicant during a telephone conversation with Mr. Wischhusen, Carl on April 18, 2007.

The following is amendment claims will be replaced to the original claims.

1. (Currently Amended) A method for managing a plurality of data sets on a financial transaction instrument, the method comprising the steps of:
 - enrolling a first data set owner and a second data set owner in a multiple account management program;
 - adding to a database on said financial transaction instrument, a first data set of a first format, wherein said first data set is owned by said first data set owner;
 - adding to a database on said financial transaction instrument, a second data set of a second format, wherein said second data set is owned by said second data set owner, said first data set owner is distinct from said second data set owner, and said first format is different from said second format, said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format;

adding a condition header to at least one of said first and second data sets, said condition header identifies a status condition of said at least one of said first and second data sets; and modifying at least one of said first and second data set in said database, wherein said financial transaction instrument configured to facilitate performing a financial transaction, and said first data set is added before issuance of said financial transaction instrument, and said second data set is added after issuance of said financial transaction instrument.

2. (Previously Presented) The method of claim 1, wherein said database is a remote database remote from said financial transaction instrument.

3. (Previously Presented) The method of claim 1, wherein said database is a radio frequency database.

4. (Cancelled).

5. (Cancelled).

6. (Previously Presented) The method of claim 1, wherein said modification of at least one of said first and second data sets is performed in accordance with said condition header.

7. (Previously Presented) The method of claim 1, further comprising the step of deleting of said second data set in accordance with said condition header.

8. (Previously Presented) The method of claim 1, further comprising the step of adding of a third data set to said financial transaction instrument, wherein said third data set is stored, at least partially, in at least a portion of a data storage space that was used to store said second data set.

9. (Previously Presented) The method of claim 1, further comprising adding, via an interaction device, a third data set of a third format to said financial transaction instrument, wherein said third data set is owned by said first data set owner.

10. (Previously Presented) The method of claim 1, wherein said first and second data sets are each stored as a block of binary information.

11. (Cancelled).

12. (Previously Presented) The method of claim 7, wherein said second data set is stored in a memory area for said second data set and wherein said memory area is reusable by a third data set after said second data set is deleted from said memory area.

13. (Previously Presented) The method of claim 10, wherein each of said first and second blocks of binary are annotated with at least one status indicator for indicating an action to be taken with said blocks of binary.

14. (Currently Amended) The method of claim 7, wherein said deleting of said second data set is accomplished without involving an owner of another any other data set **owner**.

15. (Currently Amended) A system for managing a plurality of data sets stored on a radio frequency financial transaction instrument, said financial transaction instrument comprising:

a first data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format, said second format is different from said first format,

said first data set associated with a first data set owner and said first data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second data set owner and said second data storage area configured to store said second data set in said second format independent of said first data set;

a remote database configured to store a duplicate of information in said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said first and second data storage areas, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said financial transaction instrument, said interaction device being configured to add said first data set before issuance of said financial transaction instrument and to add said second data set after issuance of said financial transaction instrument,

wherein at least one of said first and second data sets stored in said remote database is annotated with a condition header, and

wherein said financial transaction instrument configured to facilitate performing a financial transaction.

16. (Cancelled).

17. (Previously Presented) The system of claim 15, wherein at least one of said first and second data sets in said remote database is modified in accordance with said condition header.

18. (Previously Presented) The system of claim 15, wherein at least one of said first and second data sets in said RF transaction database is modified in accordance with said condition header.

19. (Previously Presented) The financial transaction instrument of claim 15, wherein said condition header identifies at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.

20. (Previously Presented) The financial transaction instrument of claim 15, further comprising a third data storage area, wherein said third data storage area is configured to receive data of any format.

21. (Previously Presented) The financial transaction instrument of claim 15, wherein said financial transaction instrument includes a radio frequency operable transponder.

22. (Currently Amended) A data management system comprising:
a financial transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first data set owner and said second data set is owned by a second data set owner different from said first data set owner, wherein said financial transaction instrument is configured to facilitate at least one of said second data set owner and a user of said financial transaction instrument in managing said second data set without involving an owner of another any other data set owner, wherein at least one of said first and second data sets is annotated with a condition header, and wherein said financial transaction instrument configured to facilitate performing a financial transaction;
a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first

data set in accordance with said first format, and said database configured to store said second data set in accordance with said second format; and

an interaction device configured to communicate with said financial transaction instrument and said database, said interaction device configured to receive said first and second data sets and to provide said first and second data sets to said financial transaction instrument, said interaction device being configured to add said first data set before issuance of said financial transaction instrument and to add said second data set after issuance of said financial transaction instrument.

23. (Original) The system of claim 22, wherein said first and second data sets are managed via a self-service user interaction device.

24. (Previously Presented) The system of claim 22, wherein said interaction device is configured to modify at least one of said first and second data sets according to at least one of the following management actions: adding, updating, and deleting said at least one of said first and second data sets.

25 (Currently Amended) The method of claim 1, wherein said modification of said at least one of said first and second data set is accomplished without involving an owner of another any other data set owner.

Art Unit: 2163

26. (Previously Presented) The method of claim 1, wherein said enrollment of said first data set owner and said second data set owner authorizes said adding of said first data set and said second data set to said database on said financial transaction instrument.

27. (Previously Presented) The system of claim 15, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.

28. (Previously Presented) The system of claim 22, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.

29. (New) A method for managing a plurality of data sets on a financial transaction instrument, the method comprising the steps of:

enrolling a first data set owner and a second data set owner in a multiple account management program;

adding to a database on said financial transaction instrument, a first data set of a first format, wherein said first data set is owned by said first data set owner;

adding to a database on said financial transaction instrument, a second data set of a second format, wherein said second data set is owned by said second data set owner, said first

data set owner is distinct from said second data set owner, and said first format is different from said second format, said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format;

adding a condition header to at least one of said first and second data sets, said condition header identifies a status condition of said at least one of said first and second data sets; and

modifying at least one of said first and second data set in said database,
wherein said financial transaction instrument configured to facilitate performing a financial transaction, and said modifying of said at least one of said first and second data set is accomplished without involving an owner of another data set.

30. (New) The method of claim 29, wherein said first data set is added before issuance of said financial transaction instrument, and wherein said second data set is added after issuance of said financial transaction instrument.

31. The method of claim 29, wherein said modification of at least one of said first and second data sets is performed in accordance with said condition header.

32. (New) The method of claim 29, further comprising the step of deleting of said second data set in accordance with said condition header.

33. (New) The method of claim 32, wherein said second data set is stored in a memory area for said second data set and wherein said memory area is reusable by a third data set after said second data set is deleted from said memory area.

34. (New) The method of claim 32, wherein said deleting of said second data set is accomplished without involving an owner of another data set.

35. (New) The method of claim 29, further comprising the step of adding of a third data set to said financial transaction instrument, wherein said third data set is stored, at least partially, in at least a portion of a data storage space that was used to store said second data set.

36. (New) The method of claim 29, further comprising adding, via an interaction device, a third data set of a third format to said financial transaction instrument, wherein said third data set is owned by said first data set owner.

37. (New) The method of claim 29, wherein said first and second data sets are each stored as a block of binary information.

38. (New) The method of claim 37, wherein each of said first and second blocks of binary are annotated with at least one status indicator for indicating an action to be taken with said blocks of binary.

39. (New) A system for managing a plurality of data sets stored on a radio frequency financial transaction instrument, said financial transaction instrument comprising:

a first data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format, said second format is different from said first format,

said first data set associated with a first data set owner and said first data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second data set owner and said second data storage area configured to store said second data set in said second format independent of said first data set;

a remote database configured to store a duplicate of information in said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said first and second data storage areas, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said financial transaction instrument, at least one of said first and second data sets being configured to be modified without involving an owner of another data set,

wherein at least one of said first and second data sets stored in said remote database is annotated with a condition header, and

wherein said financial transaction instrument configured to facilitate performing a financial transaction.

40. (New) The system of claim 39, wherein at least one of said first and second data sets in said remote database is modified in accordance with said condition header.

41. (New) The system of claim 39, wherein at least one of said first and second data sets in said RF transaction database is modified in accordance with said condition header.

42. (New) The financial transaction instrument of claim 39, wherein said condition header identifies at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.

43. (New) The financial transaction instrument of claim 39, further comprising a third data storage area, wherein said third data storage area is configured to receive data of any format.

44. (New) The financial transaction instrument of claim 39, wherein said financial transaction instrument includes a radio frequency operable transponder.

45. (New) A data management system comprising:
a financial transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first data set

owner and said second data set is owned by a second data set owner different from said first data set owner, wherein said financial transaction instrument is configured to facilitate at least one of said second data set owner and a user of said financial transaction instrument in managing said second data set without involving an owner of another data set, wherein at least one of said first and second data sets is annotated with a condition header, and wherein said financial transaction instrument configured to facilitate performing a financial transaction;

a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first data set in accordance with said first format, and said database configured to store said second data set in accordance with said second format; and

an interaction device configured to communicate with said financial transaction instrument and said database, said interaction device configured to receive said first and second data sets and to provide said first and second data sets to said financial transaction instrument, at least one of said first and second data sets being configured to be modified without involving an owner of another data set.

46. (New) The system of claim 45, wherein said first and second data sets are managed via a self-service user interaction device.

47. (New) The system of claim 45, wherein said interaction device is configured to modify at least one of said first and second data sets according to at least one of the

following management actions: adding, updating, and deleting said at least one of said first and second data sets.

48. (New) The method of claim 29, wherein said enrollment of said first data set owner and said second data set owner authorizes said adding of said first data set and said second data set to said database on said financial transaction instrument.

49. (New) The system of claim 39, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.

50. (New) The system of claim 45, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said financial transaction instrument.

Reasons for Allowance

4. Claims 1-3, 6-10, 12-15, 17-50 are allowed.

The following is an examiner's statement of reason for allowance:

None of the references of record teaches or suggests the claimed method for managing a plurality of data sets on a financial transaction instrument, a system and a data management a plurality of data sets stored on a radio frequency financial

Art Unit: 2163

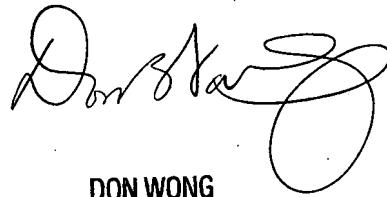
transaction instrument, comprising: along with all the other claimed feature, adding a **condition header** to at least one of said first and second data sets, said condition header identifies a status condition of said at least one of said first and second data sets, data a financial transaction instrument associated with a first data set and second data set is annotated with a condition header, a first data set of a **first format** that is owned by first data set owner, a second data set of a **second format** that is owned by second data set owner, **first data set** owner is distinct from **said second data owner**, first data set is added before issuance of said financial transaction instrument, and said second data set is added after issuance of said financial transaction instrument or modification of said at least one of said first and second data set is accomplished without involving any other data set owner.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance".

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hung T. Vy whose telephone number is 571-2721954. The examiner can normally be reached on 8.30am - 5.30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on 571 272 1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



DON WONG
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

Hung T. Vy
Art Unit 2163
April 27, 2007

Application/Control Number: 10/708,585

Art Unit: 2163

Page 18